

Claims

What is claimed is:

1. A loyalty system for awarding incentives to a customer based on a multi-merchant loyalty system, comprising:

- 5 a master loyalty program associated with the multi-merchant loyalty system;
 at least one merchant specific loyalty program associated with the multi-merchant loyalty system;
 a means for providing a merchant access to the multi-merchant loyalty system; and
 a means for providing a customer choice of an incentive.

2. The loyalty system of claim 1 further comprising a means for enabling a customer to track incentives.

3. The loyalty system of claim 1 wherein the means for providing a merchant access is a merchant module.

4. The loyalty system of claim 1 wherein the means for providing a customer choice is a master loyalty module.

5. The loyalty system of claim 2 wherein the means for enabling is a customer module.

6. The loyalty system of claim 1 wherein a merchant may define an incentive parameter for the multi-merchant loyalty system.

5 7. The loyalty system of claim 6 wherein the incentive parameter comprises a trigger.

8. The loyalty system of claim 6 wherein the incentive parameter comprises a customer segment.

10 9. The loyalty system of claim 6 further comprising a means for tracking customer data.

15 10. The loyalty system of claim 1 further comprising a means for generating a certificate when a predetermined parameter is fulfilled.

11. A method for promoting merchant loyalty, comprising:
defining a master loyalty program for a multi-merchant loyalty system;
registering a merchant specific loyalty program for the multi-merchant loyalty
system; and

5 providing a merchant access to the multi-merchant loyalty system.

12. The method of claim 11 further comprising providing data to a customer for
enabling the customer to track an amount of points earned.

13. The method of claim 11 further comprising sending a loyalty reward incentive
to a customer.

14. The method of claim 13 wherein the loyalty reward is sent electronically to a
merchant.

15. The method of claim 13 wherein the loyalty reward is sent electronically to
the customer.

16. The method of claim 13 further comprising tracking customer data to create a
customer profile.

17. The method of claim 13 further comprising tracking customer data to
determine an incentive promotion.

18. The method of claim 11 further comprising registering a merchant for the master loyalty program.